

UNITED STATES BANKRUPTCY COURT
District of New Jersey

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A Chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 10/19/12.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below.
NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

See Reverse Side For Important Explanations.

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Frank J. Suraci
1 Birchwood Drive
Perrineville, NJ 08535

Social Security/Taxpayer ID/Employer ID/Other Nos.: xxx-xx-0566 (Frank J. Suraci)	United States Bankruptcy Judge: Honorable Michael B. Kaplan
Attorney for Debtor(s) (name and address): Eugene D. Roth Law Office of Eugene D. Roth Valley Pk. East 2520 Hwy 35, Suite 307 Manasquan, NJ 08736 Telephone number: (732) 292-9288	Trustee: Theodore Liscinski Jr. Theodore Liscinski 265 Davidson Avenue Suite 200 Somerset, NJ 08873 Telephone number: (732) 469-9008 The United States Trustee, Region 3 appoints the above-named individual as interim trustee as of the date of the filing of the bankruptcy petition.

Meeting of Creditors:

Date: November 27, 2012

Time: 10:00 AM

Location: Clarkson S. Fisher Federal Courthouse, 402 East State Street, Room 129, Trenton, NJ 08608-1507

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts:

1/28/13

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Address of the Bankruptcy Clerk's Office: 402 East State Street Trenton, NJ 08608 Telephone number: 609-989-2200	For the Court: Clerk of the Bankruptcy Court: James J. Waldron
Business Hours: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays)	Date: 10/22/12

EXPLANATIONS

B9A (Official Form 9A) (12/11)

Proof of Identification and Social Security Number	Important notice to individual debtors: Effective March 1, 2002, all individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.
Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must file a complaint or a motion if you assert the discharge should be denied under §727(a)(8) or (a)(9) in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that Deadline. Writing a letter to the court or the judge is not a substitute for the filing of an adversary complaint.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.

-- Refer to Other Side for Important Deadlines and Notices --

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Undeliverable Notices. Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

Case information – telephone access. Case summary information can be obtained from any touch tone telephone by calling the automated Voice Case Information System (VCIS) at the toll free number: 1-877-239-2547. This service is free of charge and is available 24 hours a day.

Case information – electronic access. Case summary and docket information can be obtained from the Public Access to Court Electronic Records (Pacer) System. To register or for more information, please call the Pacer Billing Center at 1-800-676-6856 or visit the Pacer Web Site: <http://pacer.psc.uscourts.gov>.

Internet access. Additional information may be available at the Court's Web Site: <http://www.njb.uscourts.gov>.

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United States Bankruptcy Court
District of New Jersey

In re:
 Frank J. Suraci
 Debtor

Case No. 12-35461-MBK
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: jyoungke
Form ID: b9aPage 1 of 3
Total Noticed: 30

Date Rcvd: Oct 22, 2012

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 24, 2012.

db +Frank J. Suraci, 1 Birchwood Drive, Perrineville, NJ 08535-1111
 513442529 +American Express, C/O Zwicker & Associates, 16 South Haddon Avenue,
 Haddonfield, NJ 08033-1887
 513442531 Bank Of America, PO Box982235, El Paso, TX 79998-2235
 513442533 +Bank Of America- Asset Acceptance LLC, C/O Fulton Friedman & Gullace, Po Box 2123,
 Warren, MI 48090-2123
 513442534 +Bank Of America-FIA CSNA, PO Box 982235, El Paso, TX 79998-2235
 513442536 +Cargo Warehouse Distribution Services, 1 Birchwood Drive, Perrineville, NJ 08535-1111
 513442538 Chase Bank, C/O Midland Funding LLC, 8875 Srto Ft Ste 200, San Diego, CA 92123
 513442539 +Citibank Sears-LVNV Funding LLC, Faloni & Associates LLC, 165 Passiac Avenue Ste 301B,
 Fairfield, NJ 07004-3592
 513442546 +Lou Ann Suraci, 1 Birchwood Dr, Perrineville, NJ 08535-1111
 513442547 +Pride Acquisitions LLC, C/O Baker, Sanders, Barshay, Grossman, 100 Garden City Plaza Ste 500,
 Garden City, NY 11530-3207
 513442548 +Radiant Global Logistics Inc., C/O Fox & Rothschild LLP, 75 Eisenhower Parkway Ste 200,
 Roseland, NJ 07068-1600
 513442549 SLC Stud Loan Trust, PO Box 6497, Sioux Falls, SD 57117-6497
 513442550 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
 TRENTON NJ 08646-0245
 (address filed with court: State Of New Jersey, Division Of Taxation, PO Box 245,
 Trenton, NJ 08695)
 513442551 +Valley National Bank, C/O Carlet, Garrison, Kleink & Zaretsky,, 1135 Clifton Avenue Ste 104,
 Clifton, NJ 07013-3643
 513442553 Wells Fargo Bank, C/O Pinnacle Credit Services, PO Box 640, Hopkins, MN 55343-0640

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: erothesq@gmail.com Oct 22 2012 23:24:20 Eugene D. Roth,
 Law Office of Eugene D. Roth, Valley Pk. East, 2520 Hwy 35, Suite 307,
 Manasquan, NJ 08736
 tr +EDI: BTLLISCINSKI.COM Oct 22 2012 22:28:00 Theodore Liscinski, Jr., Theodore Liscinski,
 265 Davidson Avenue, Suite 200, Somerset, NJ 08873-4120
 smg +E-mail/Text: leah.bynon@usdoj.gov Oct 22 2012 23:33:48 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2523
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Oct 22 2012 23:33:42 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 513442530 +EDI: AMEREXPR.COM Oct 22 2012 22:28:00 American Express, PO Box 1270,
 Newark, NJ 07101-1270
 513442532 +EDI: BANKAMER.COM Oct 22 2012 22:28:00 Bank Of America, PO Box 15026,
 Wilmington, DE 19850-5026
 513442535 +E-mail/Text: bankruptcy@cavps.com Oct 22 2012 23:35:11 Bank Of America/FIA Card Services,
 C/O Cavalry Portfolio Services Inc., Po Box 1017, Hawthorne, NY 10532-7504
 513442537 +EDI: CHASE.COM Oct 22 2012 22:28:00 Chase Bank, PO Box 15298, Wilmington, DE 19850-5298
 513442540 +EDI: MID8.COM Oct 22 2012 22:28:00 Citibank USA, C/O Midland Funding LLC,
 8875 Aero Dr. Ste 200, San Diego, CA 92123-2255
 513442541 +EDI: CITICORP.COM Oct 22 2012 22:28:00 Citicards CBNA, 701 E 60th St N,
 Sioux Falls, SD 57104-0432
 513442542 EDI: DISCOVER.COM Oct 22 2012 22:28:00 Discover Fincl Svc LLC, PO Box 15316,
 Wilmington, DE 19850-5316
 513442543 EDI: RMSC.COM Oct 22 2012 22:28:00 GECRB/QVC, PO Box 965018, Orlando, FL 32896-5018
 513442544 +EDI: CITICORP.COM Oct 22 2012 22:28:00 Home Depot/CBNA, PO Box 6497,
 Sioux Falls, SD 57117-6497
 513442545 EDI: IRS.COM Oct 22 2012 22:28:00 Internal Revenue Service, PO Box 7346,
 Philadelphia, PA 19101-7346
 513442552 +EDI: WFFC.COM Oct 22 2012 22:28:00 Wells Fargo Bank, PO Box 31557,
 Billings, MT 59107-1557

TOTAL: 15

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0312-3

User: jyoungke
Form ID: b9a

Page 2 of 3
Total Noticed: 30

Date Rcvd: Oct 22, 2012

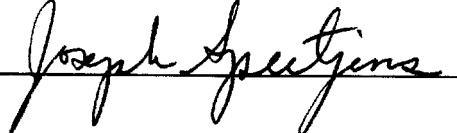
***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 24, 2012

Signature:



A handwritten signature in black ink, appearing to read "Joseph Speetjens", is written over a horizontal line. The signature is cursive and fluid.

District/off: 0312-3

User: jyoungke
Form ID: b9a

Page 3 of 3
Total Noticed: 30

Date Rcvd: Oct 22, 2012

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 22, 2012 at the address(es) listed below:

Eugene D. Roth on behalf of Debtor Frank Suraci erothesq@gmail.com
Theodore Liscinski tedliscinski@verizon.net, nj01@ecfcbis.com;annedennick@verizon.net
TOTAL: 2